

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/986,354</b>
		<b>Filing Date</b>	<b>11-08-2001</b>
		<b>First Named Inventor</b>	<b>Matthew George Majikes</b>
		<b>Art Unit</b>	<b>3623</b>
		<b>Examiner Name</b>	<b>ROBERT D. RINES</b>
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### U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 4,831,526	5/16/1989	Luchs et al.	
		US- 4,837,693	6/6/1989	Sholtz	
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		US- 6,510,432	1/1/2003	Doyle	
		US- 6,523,027	2/18/2003	Underwood	
		US- 6,609,106	8/1/2003	Robertson	
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Substitute for form 1449A/PTO		Application Number	09/986,354
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		US- 2006/0064330	3/23/2006	Sumino	
		US- 2006/0206362	9/14/2006	Rudy	
		US- 2007/0156460	7/5/2007	Nair	
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<b>FOREIGN PATENT DOCUMENTS</b>								
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		Country Code Number-Kind Code (if known)					YES	NO
		WO	0191017	11/29/2001	Bates et al.		<input type="checkbox"/>	<input type="checkbox"/>
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**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

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			YES	NO
		PCT-International Search Report dated 10-02-2002 for Application No. PCT/US02/04958, filed 02-21-02	<input type="checkbox"/>	<input type="checkbox"/>
		Patrizio, Legacy Data: One Solution For Two Big Problems, Informationweek.com, June 2000, pages 124, 126, 128	<input type="checkbox"/>	<input type="checkbox"/>
		AKIBIA, CRM: Case Studies, Consulting: Clients, < <a href="http://www.polaris1.com/ecrm/casestudies/citibank/default.asp">http://www.polaris1.com/ecrm/casestudies/citibank/default.asp</a> >, printed 3/26/02, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
		SIEBELFANS.COM, What is Siebel?, < <a href="http://www.siebelfans.com/More_on_siebel.htm">http://www.siebelfans.com/More_on_siebel.htm</a> >, printed 3/26/02, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Siebel.com, "Implementing Best Practices," <a href="http://www.siebel.com/call-center/workflow-automation.shtml">http://www.siebel.com/call-center/workflow-automation.shtml</a> , printed 2/24/05, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Information available from the web site of Client Marketing Systems, "Advisors Assistant," 9/16/2000, 6 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Staples, Edward, "VA fees discounted via front loading", Advisor Today, 2/2000, Vol. 95, No. 2, pp. 128	<input type="checkbox"/>	<input type="checkbox"/>
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		Anonymous, No. 42230884, "Penn Treaty American Corporation Launches Online Resource Center", PR Newswire, 06/08/1999, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
		"Start-up targets sales commissions with TallyUp suite," InfoWorld Daily News, 22 June 1998, pp. 1-2	<input type="checkbox"/>	<input type="checkbox"/>
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			YES	NO
		Anonymous, "Conseco Expands Web Site, Latest Step in Ongoing Initiative to Become; "Resource center" for Middle-America Customers and Representatives", Business Wire, 7/15/1999, No. 43177075, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Holyoke, Larry, "missouri hot online market for Genelco, other insurers", 3/13/2000, Vol. 20, No. 27, pp 37.	<input type="checkbox"/>	<input type="checkbox"/>
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		Nguyen, Accessing relational databases from the World Wide Web, 6/1996, ACM SIGMOD, Volume 25, Issue 2, Pages: 529-540	<input type="checkbox"/>	<input type="checkbox"/>
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		McCandless, Web advertising, 05/1998, Intelligent Systems and Their Applications, IEEE, Volume 13, Issue 3, Page 8-9	<input type="checkbox"/>	<input type="checkbox"/>
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EXAMINER SIGNATURE

DATE CONSIDERED

**\*EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.